

# Medicare Coverage of Skilled Nursing Facility Care



**This is the official government  
booklet that explains the following:**

- ★ Medicare-covered skilled care
- ★ Your rights and protections
- ★ Where you can get help with your questions



“Medicare Coverage of Skilled Nursing Facility Care” is prepared by the Centers for Medicare & Medicaid Services (CMS). CMS and States oversee the quality of Skilled Nursing Facilities (SNFs). State and Federal government agencies certify SNFs.

“Medicare Coverage of Skilled Nursing Facility Care” isn’t a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

The information in this booklet was correct when it was printed. Changes may occur after printing. For the most up-to-date version, visit [www.medicare.gov](http://www.medicare.gov) on the web. Under “Search Tools,” select “Find a Medicare Publication.” Or, call 1-800-MEDICARE (1-800-633-4227). A customer service representative can tell you if the information has been updated. TTY users should call 1-877-486-2048.

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**Important note:** Before you read this booklet, it is important to know how you get your Medicare health care. Most people with Medicare get their health care through the [Original Medicare Plan](#). The information in this booklet explains SNF coverage in the Original Medicare Plan.

If you get your health care from a [Medicare Advantage Plan](#) (like an HMO or PPO), [Medicare Preferred Provider Organization](#), or a [Medicare Private Fee-for-Service Plan](#), you must get at least the same coverage as the Original Medicare Plan provides. Look for special notes throughout this booklet that explain how your SNF benefits, choice of facility, costs, coverage, and/or rights and protections may be different in a Medicare Advantage Plan. Read your plan materials or check with your plan for specific information.

# Introduction

If you or someone you care for needs Skilled Nursing Facility (SNF) care, read this booklet so you will know the following information:

- What Medicare covers and what you pay for services
- How to find and compare skilled nursing facilities
- How your care is planned
- Your rights and protections
- Where you can get help



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“I didn’t know what to expect when I needed skilled care. Then the social worker at the hospital gave me this booklet to read. I’m so glad she did.”

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Skilled care is health care given when you need skilled nursing or rehabilitation staff to manage, observe, and evaluate your care. Examples of skilled care include intravenous injections and physical therapy. Medicare will only cover skilled care when you meet certain conditions (see page 13).

A Skilled Nursing Facility could be part of a nursing home or hospital. Medicare certifies these facilities if they have the staff and equipment to give skilled nursing care and/or skilled rehabilitation services, and other related health services.

**Medicare doesn’t cover custodial care if it is the only kind of care you need.** Custodial care is care that helps you with usual daily activities like getting in and out of bed, eating, bathing, dressing, and using the bathroom. It may also include care that most people do themselves, like using eye drops, oxygen, and taking care of colostomy or bladder catheters. Custodial care is often given in a nursing facility. See page 20 for ways to get help paying for custodial care.

Generally, skilled care is available only for a short time after a hospitalization. Custodial care may be needed for a much longer period of time.

Words in blue are defined on pages 43–45.



## Section 1 The Basics

### A quick look at Medicare coverage of skilled care

This page gives you a quick look at Medicare covered care in a Skilled Nursing Facility (SNF). It helps you find answers to questions you may have if you, or someone you care for, needs skilled care. The rest of the booklet gives more detail.

#### How do I find and choose a facility that gives skilled care?

1. Read the list of contacts on page 7.
2. Compare the quality of the SNFs you are interested in.
3. Call or visit the SNFs you are interested in.
4. Choose the SNF that best meets your needs.

#### When and how long does Medicare cover care in a skilled nursing facility?

Up to 100 days if you continue to meet Medicare's requirements (see page 14).

#### How much is covered by the Original Medicare Plan (see page 19)?

For Days	Medicare Pays For Covered Services	You Pay For Covered Services
1–20	Full Cost	Nothing
21–100	All but a daily copayment*	A daily copayment*
Beyond 100	Nothing	Full Cost

\* The copayment (your share) is up to \$128 per day in the year 2008. It can change each year. If you have a [Medigap](#) (Medicare Supplement Insurance) policy with the [Original Medicare Plan](#), or are in a [Medicare Advantage Plan](#), your costs may be different or you may have additional coverage.

Words in blue are defined on pages 43–45.

# Section 1 The Basics

A quick look at Medicare coverage of skilled care (continued)

## Where can I get help or more information?

- For free booklets on Medicare and related topics, see page 39.
- For telephone numbers of local organizations that can help you, see pages 40–42.

## What is skilled care?

Skilled care is health care given when you need skilled nursing or rehabilitation staff to treat, manage, observe, and evaluate your care. Examples of skilled care include intravenous injections and **physical therapy**. It is given in a Skilled Nursing Facility (SNF). Care that can be given by non-professional staff isn't considered skilled care. People don't usually stay in a SNF until they are completely recovered. Medicare covers certain skilled care services that are needed daily on a short-term basis (up to 100 days).

Words in **blue** are defined on pages 43–45.



Skilled care requires the involvement of skilled nursing or rehabilitative staff in order to be given safely and effectively.

Skilled nursing and rehabilitation staff includes

- registered nurses,
- licensed practical and vocational nurses,
- physical and occupational therapists,
- speech-language pathologists, and
- audiologists.

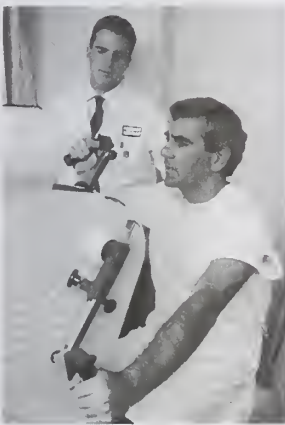


## Section 1 The Basics

### Why would I need skilled nursing or rehabilitation care?

You get skilled nursing care to

- help improve your condition, or
- maintain your current condition and prevent it from getting worse.



You get skilled rehabilitation care to

- help improve your condition within a predetermined time period, or
- set up a maintenance program designed to maintain your current condition and prevent it from getting worse.

Skilled care helps you get better, function more independently, and/or learn to take care of your health needs. You and your family will be able to take part in setting your health goal. See pages 21–22.

# Section 1 The Basics

## How do I find and choose a Skilled Nursing Facility (SNF)?

Choosing a SNF is an important decision. Only you can decide which SNF is the right choice for you. There are steps you can take to find the SNF that is best for you. It's important to plan ahead. Planning ahead will help you make a SNF choice that meets your needs and gives you good quality care. Finding the right SNF is important because it may be your home for a short or long period of time. You want to be comfortable, secure, and cared for properly.

If the hospital you are in has its own SNF, and a bed is available, you may choose to stay there. If not, you may need to find an available bed at a separate facility. Deciding where to get skilled care is an important decision.

If you are in

Words in blue are defined on pages 43–45.

- the **Original Medicare Plan**, you can go to any Medicare-certified SNF if a bed is available.
- a **Medicare Preferred Provider Organization**, you can go to any Medicare-certified SNF if a bed is available, but it may be less expensive if you go to a SNF that belongs to your plan.
- a **Medicare Private Fee-for-Service Plan**, you can go to any Medicare-certified SNF if a bed is available, but you must let the plan know you need SNF care before you are admitted to the SNF. If you don't tell your plan before you are admitted, you may have to pay more, or for all of your SNF care.
- a **Medicare Advantage Plan**, you may have to get your SNF care from a SNF that belongs to your plan. Call your plan to see which SNFs belong to your plan. However, if certain conditions are met, you may be able to get your SNF care from a SNF that doesn't belong to your plan.

At your request, your plan may be able to arrange your SNF care from

- ☐ a nursing home or the nursing home in your continuing care retirement community (that gives SNF care) where you lived right before you went to the hospital, or
- ☐ a SNF where your spouse lives when you get out of the hospital.

## Section 1 The Basics

### How do I find and choose a Skilled Nursing Facility (SNF)? (continued)

**The steps to choosing a SNF are below:**

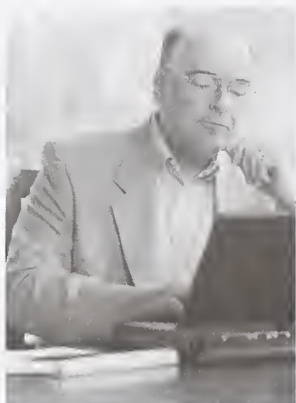
1. Find out about the SNFs in your area (see below).
2. Find out how SNFs compare in quality of care (see page 8).
3. Visit the SNFs you are interested in, or have someone visit for you (see pages 9–11).
4. Choose the SNF that best meets your needs (see page 11).

#### **Step 1: Find out about the SNFs in your area.**

- Look at [www.medicare.gov](http://www.medicare.gov) on the web. Under “Search Tools,” select “Nursing Home Compare.” You can find a list of all the nursing homes in your area and general information about every Medicare- and Medicaid-certified nursing home in the country. It includes nursing home inspection results, the number of nursing staff, and resident information. Call the nursing home to find out if it provides skilled care. If you don’t have a computer, your local library or senior center may be able to help you.
- If you are in the hospital, ask the hospital’s discharge planner or social worker for a list of local nursing homes. They may help you find an available bed.
- Visit or call your local social service agency or hospital. Ask to speak to a social worker or case manager who can help you find a SNF in your area.
- Ask people you trust, like your doctor, family, friends, neighbors, or clergy if they have had personal experience with SNFs. They may be able to give you the name of a SNF with which they had a good experience.
- Call your Area Agency on Aging. Their telephone number should be listed in your local telephone book. This agency can give you information about the SNFs in your area. You can get the telephone number of your local Area Agency on Aging by visiting [www.aoa.gov](http://www.aoa.gov) on the web. Select “Elders and Families.” Then select “State and Area Agencies on Aging.”
- Call the Eldercare Locator at 1-800-677-1116 (weekdays 9:00 a.m. to 8:00 p.m. Eastern time) for information about SNFs in your area. Or, visit [www.eldercare.gov](http://www.eldercare.gov) on the web.

# Section 1 The Basics

## Step 2: Find out how SNFs compare in quality of care.



Quality of care means doing the right thing, at the right time, in the right way for the right person, and having the best possible results. SNFs are certified to make sure they meet certain Federal health and safety requirements. To find out how SNFs compare in quality in your area, visit “Nursing Home Compare” at [www.medicare.gov](http://www.medicare.gov) on the web. Under “Search Tools,” select “Compare Nursing Homes in Your Area.” You can compare the State inspection reports of the SNFs in your area and look at other information, like quality measures, resident characteristics, and staffing levels.

### Other ways to find out about SNF quality of care

- Ask friends and other people you know if they are or were satisfied with the quality of care.
- Call the local office of consumer affairs for your state. Ask if they have information on the quality of SNFs (look in the blue pages of your telephone book for their telephone number).
- Call your State health department. Ask if they have information on the quality of SNFs (look in the blue pages of your telephone book for their telephone number).
- Call your [Long-Term Care Ombudsman](#), see pages 40–42. The Ombudsman program helps residents of SNFs solve problems by acting on their behalf. Ombudsmen visit SNFs and speak with residents throughout the year to make sure residents’ rights are protected. They are a very good source of general information about SNFs and can work to solve problems with your care, including financial issues. They may be able to help you compare the SNF’s strengths and weaknesses. Ask them questions like how many complaints they have gotten about a SNF, what kind of complaints they were, and if the problems were resolved.

Words in [blue](#) are defined on pages 43–45.



# Section 1 The Basics

## Step 3: Visit the SNFs you are interested in, or have someone visit for you.



Before you make a decision, visit the SNFs you are interested in. A visit gives you the chance to see the residents, staff, and facility. It also allows you to talk with SNF staff, and with the people who live and get care at the SNF and their family members. Be sure to call and make an appointment to tour the SNF before you visit.

If you can't visit the SNF yourself, you may want to get a family member or friend to visit for you. If a family member or friend can't visit for you, you can call for information. However, a visit gives you a better way to see the quality of care and life the residents get.

## When You Visit

### Review Information

- Before your visit, review any information you have already gathered.

### Take a Formal Tour

- Make an appointment with the SNF before you visit.
- Take a formal tour with a SNF staff member.
- Ask questions during your tour, including questions about the quality measures from "Nursing Home Compare," at [www.medicare.gov](http://www.medicare.gov) on the web. Under "Search Tools," select "Compare Nursing Homes in Your Area."
- Ask the staff to show you the information they are required to post about the number of licensed and unlicensed nursing staff.
- Look around to get a better picture of the services, activities, and quality of care and life for the residents.
- The SNF must have the results of the most recent survey of the facility done by the Federal or State surveyors available for you to look at.

Take the Skilled Nursing Facility Checklist on pages 33–37 with you when you visit. Fill it out and compare the SNFs in your area.

# Section 1 The Basics

**Step 3: Visit the SNFs you are interested in, or have someone visit for you. (continued)**

## **Visit Again**



- Revisit the SNF on a different day and at a different time of the day than when you first visited. Staffing can be different at different times of the day, and on weekends.
- Try to visit during the late morning or midday. This allows you to see the residents when they are out of bed, eating, and going to activities.

## **Go to Resident/Family Council Meetings**

- Ask a SNF staff member if you can get permission from the residents or resident's families to attend a meeting of the nursing home's resident council and/or family council meeting. These councils are usually organized and managed by the residents' families to improve the quality of care and life for the residents, and to address concerns.

## **Ask Questions**

### **Use the Skilled Nursing Facility Checklist**



- Ask questions from the Skilled Nursing Facility Checklist. See pages 33–37. The checklist can help you to know what to look for and what questions to ask so you can compare SNFs. This checklist has questions about basic information, resident appearance, living spaces, staff, residents' rooms, hallways, stairs, lounges, bathrooms, menus and food, activities, and safety and care. For example
  - ☐ Is the SNF certified by Medicare and Medicaid?
  - ☐ Is there a bed available? (Is there a waiting list?)
  - ☐ Is the SNF easy to visit for family and friends?

Ask to see a copy of the SNF's most recent inspection report. If any deficiencies were found, ask if they have been corrected and ask to see the correction plan.

## Section 1 The Basics

**Step 3: Visit the SNFs you are interested in, or have someone visit for you. (continued)**

### **Ask about Satisfaction**

- Talk to staff, residents, and family members if you can. Ask them if they are satisfied with the care at the SNF and its services.

### **Other Questions**

- Write down any questions you still have about the SNF or how the SNF will meet your needs.
- Ask the staff about the quality information from “Nursing Home Compare,” at [www.medicare.gov](http://www.medicare.gov) on the web. Under “Search Tools,” select “Compare Nursing Homes in Your Area.” This may help you compare SNFs.
- Ask the staff to explain anything you see and hear that you don’t understand. For example, a person may be calling out. It may be because he or she is confused, not because they are being hurt or neglected. Don’t be afraid to ask questions.

Don’t go into resident rooms or care areas without checking with the resident and SNF staff first. Residents have a right to privacy.

### **Step 4: Choose the SNF that best meets your needs.**

If you find more than one facility with a skilled bed available, use all the information you get to compare them. Trust your senses. If you don’t like what you see on a visit, if the facility doesn’t smell clean, or if you aren’t comfortable talking to the staff at the facility, you may want to choose another SNF. If you feel that the residents are treated well, the facility is clean, and the staff is helpful, you may feel better about your decision. Once you have made your decision, you can make your arrangements with the SNF.



## Notes

[illegible]



## Section 2 Medicare SNF Coverage

### When will Medicare cover skilled care?

Medicare will cover skilled care only if all of the following are true:

1. You have Medicare Part A\* (Hospital Insurance) and have days left in your benefit period (see next page) available to use.
  2. You have a qualifying hospital stay. This means an inpatient hospital stay of 3 consecutive days or more, starting with the day the hospital admits you as an inpatient, but not including the day you leave the hospital\*\*. You must enter the Skilled Nursing Facility (SNF) within a short period of time (generally 30 days) of leaving the hospital. See item 5 on page 14. After you leave the SNF, if you re-enter the same or another SNF within 30 days, you may not need another 3-day qualifying hospital stay to get additional SNF benefits. See item 5 on page 14. This is also true if you stop getting skilled care while in the SNF and then start getting skilled care again within 30 days.
  3. Your doctor has ordered the services you need for SNF care, which require the skills of professional personnel such as registered nurses, licensed practical nurses, physical therapists, occupational therapists, speech-language pathologists or audiologists, and are furnished by, or under the supervision of, these skilled personnel.
  4. You require the skilled care on a **daily** basis and the services must be ones that, as a practical matter, can only be provided in a SNF on an inpatient basis. If you are in a SNF for skilled rehabilitation services only, your care is considered daily care even if the therapy services are offered just 5 or 6 days a week.
- \*\* Time you are being observed in a hospital before you are admitted doesn't count toward the 3-day qualifying inpatient hospital stay.

\* If you aren't sure if you have Part A, look on your red, white, and blue Medicare card. It will show "Hospital (Part A)" on the lower left corner of the card. You can also find out if you have Part A if you call your local Social Security office, or call Social Security at 1-800-772-1213.

## Section 2 Medicare SNF Coverage

### When will Medicare cover skilled care? (continued)

5. You need these skilled services for a medical condition that
  - was treated during a qualifying 3-day hospital stay, or
  - started while you were getting SNF care for a medical condition that was treated during a qualifying 3-day hospital stay. For example, if you are in a SNF because you broke your hip and then have a stroke, Medicare may cover rehabilitation services for the stroke, even if you no longer need rehabilitation for your hip.
6. The skilled services must be reasonable and necessary for the diagnosis or treatment of your condition.
7. You get these skilled services in a SNF that is certified by Medicare.

### How long does Medicare cover my Skilled Nursing Facility (SNF) care?

Medicare uses a period of time called a **benefit period** to keep track of how many days of SNF benefits you use, and how many are still available. A benefit period begins on the day you start using hospital or SNF benefits under Part A of Medicare. You can get up to 100 days of SNF coverage in a benefit period. Once you use those 100 days, your current benefit period must end before you can renew your SNF benefits.

Your benefit period ends

- when you have not been in a SNF or a hospital for at least 60 days in a row, OR
- if you remain in a SNF, when you haven't received skilled care there for at least 60 days in a row.

There is no limit to the number of benefit periods you can have. However, once a benefit period ends, you must have another 3-day qualifying hospital stay and meet the Medicare requirements as listed on page 13 before you can get up to another 100 days of SNF benefits.

## Section 2 Medicare SNF Coverage

**What if I stop getting skilled care in the Skilled Nursing Facility (SNF), or leave the SNF altogether? How does this affect Medicare SNF coverage if I need more skilled care in a SNF later on?**

This depends on how long your break in SNF care lasts.

### **If your break in SNF care lasts for**

**Less  
than  
30  
days**

- You don't need a new 3-day hospital stay to qualify for coverage of additional SNF care (see item 2 on page 13).
- Since your break in SNF care lasted for less than 60 days in a row, your current benefit period would continue. This means that the maximum coverage available would be the number of unused SNF benefit days remaining in your current benefit period.

**At least  
30 but  
less than  
60 days**

- Medicare won't cover additional SNF care unless you have a new 3-day qualifying hospital stay. The new hospital stay need not be for the same condition that you were treated for during your previous stay.
- Since your break in SNF care lasted for less than 60 days in a row, your current benefit period would continue. This means that the maximum coverage available would be the number of unused SNF benefit days remaining in your current benefit period.

**At  
least  
60  
days**

- Medicare won't cover additional SNF care unless you have a new 3-day qualifying hospital stay. The new hospital stay need not be for the same condition that you were treated for during your previous stay.
- Since your break in skilled care lasted for at least 60 days in a row, this would end your current benefit period and renew your SNF benefits. This means that the maximum coverage available would be up to 100 days of SNF benefits.



## Section 2 Medicare SNF Coverage

### Examples of Medicare SNF Coverage

In the following examples (1–3), assume the patients met all the qualifications for Medicare coverage of Skilled Nursing Facility (SNF) care listed on page 13, including the 3-day qualifying hospital stay. They are then admitted to a SNF because they need skilled care, and are then discharged from the SNF before their [benefit period](#) ends.



#### Example 1—Out of the SNF for less than 30 days

Mrs. Perkins received 10 days of Medicare-covered SNF care after she was hospitalized when she broke her leg. Her Medicare coverage ended when she stopped needing skilled care. She chose to go home rather than pay for [custodial care](#). After 10 days, her doctor decided she needed more skilled care for her broken leg and she was readmitted to the SNF. Medicare will cover this SNF stay. She has 90 days of coverage left in her benefit period.



#### Example 2—Out of the SNF for at least 30 but less than 60 days

Mr. Jones received 20 days of Medicare-covered SNF care after he was hospitalized when he had a stroke. His Medicare coverage ended when he stopped needing skilled care. He chose to stay in the SNF and pay for 2 days of custodial care. He then went home. After 34 days, his doctor readmitted him to the hospital for 4 more days because of his stroke. He was then admitted to a SNF because he needed skilled care. Even though Mr. Jones was out of the SNF for more than 30 days, since he then had a new qualifying hospital stay, Medicare will cover this SNF stay. He has 80 days of coverage left in this benefit period.



## Section 2 Medicare SNF Coverage



### Example 3—Out of the SNF for at least 60 days

Mrs. Smith received 20 days of Medicare-covered Skilled Nursing Facility (SNF) care after she was hospitalized when she had back surgery. Her Medicare coverage ended when she no longer needed skilled care. She chose to go home rather than pay for **custodial care**. After 65 days, she was hospitalized for 3 days due to a fall. She was then admitted to a SNF because she needed skilled care. Since she was out of the SNF for more than 60 days, her **benefit period** ended. Her new 3-day qualifying hospital stay starts a new benefit period. Medicare will cover up to 100 days of SNF care in this new benefit period.

### If I am in a SNF but must be readmitted to the hospital, will the SNF hold my bed for me?

There may be no guarantee that a bed will be available for you at the same SNF if you need more skilled care after your hospital stay. You may have to go to another SNF if no bed is available. Ask the SNF if it will hold a bed for you if you must go back to the hospital. Also ask if there is a cost to hold the bed for you.

**Note:** See pages 23–24 for information about what happens when your SNF coverage ends.

## Section 2 Medicare SNF Coverage

### What does Medicare cover when I qualify for SNF (Skilled Nursing Facility) care?

Medicare Services	Covered
Semi-private Room (a room you share with other patients)	✓
Meals	✓
Skilled Nursing Care	✓
Physical Therapy*	✓
Occupational Therapy*	✓
Speech-Language Pathology Services*	✓
Medical Social Services	✓
Medications	✓
Medical Supplies and Equipment Used in Facility	✓
Ambulance Transportation (when other transportation endangers health) to the nearest supplier of needed services that aren't available at the SNF	✓
Dietary Counseling	✓

Words in blue are defined on pages 43–45.

\* Medicare covers these services if they are needed to meet your health goal.

## Section 3 What You Pay

### What do I pay for Skilled Nursing Facility (SNF) care in 2008?

In the Original Medicare Plan, for each benefit period in the calendar year 2008 you pay:

For Days	You Pay For Covered Services	Medicare Pays For Covered Services
1–20	Nothing	Full Cost
21–100	Up to \$128 per day	All but \$128 per day
Beyond 100	Full Cost	Nothing

You must also pay all additional charges not covered by Medicare (like telephone charges and laundry fees).

#### Payment Example 1—SNF Stay 1–20 Days:

Mr. Anderson is in the hospital for 5 days and is then admitted to a SNF (within 30 days of leaving the hospital). He is in the SNF for 12 days. Mr. Anderson won't have to pay anything for this Medicare-covered SNF care.

Days in Hospital	Days in SNF	Mr. Anderson Pays for SNF Care
5	12	\$0 for covered services*

\* Note: Your SNF costs may be different if you are in a Medicare Advantage Plan. Check with your plan.

#### Payment Example 2—SNF Stay 21–100 Days:

Mrs. Baker is in the hospital for 5 days. She is then admitted to a SNF (within 30 days of leaving the hospital). She is in the SNF for 30 days. Mrs. Baker will have to pay up to \$1,280 (the \$128 a day coinsurance for days 21–30) for her Medicare-covered SNF care.

Days in Hospital	Days in SNF	Mrs. Baker Pays for SNF Care
5	30	Up to \$1,280* for covered services (\$128 per day for days 21–30)

## Section 3 What You Pay

### Ways to get help paying for skilled care and other health care costs

There are ways to get help paying for skilled care and other health care costs.

**Help From Your State:** If your income and resources are limited, you may be able to get help to pay for skilled and/or custodial care, or other health care costs. If you qualify for both Medicare and [Medicaid](#), most health care costs are covered. You may also qualify for the Medicaid nursing home benefit or the [Programs of All-inclusive Care for the Elderly \(PACE\)](#). Call your State Medical Assistance (Medicaid) Office for more information. See pages 40–42.

**Employer or Union Coverage:** If you have coverage from an employer or union, check with your benefits administrator to see what health care is covered.

Words in [blue](#) are defined on pages 43–45.

**Medigap Policy:** If you are in the [Original Medicare Plan](#), you may have a [Medigap](#) policy to fill gaps in your coverage. Some Medigap policies pay the Skilled Nursing Facility (SNF) coinsurance for days 21–100. For more information about Medigap policies, call 1-800-MEDICARE (1-800-633-4227) and ask for a free copy of the “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.” TTY users should call 1-877-486-2048. You can also visit [www.medicare.gov](http://www.medicare.gov) on the web. Under “Search Tools,” select “Compare Health Plans and Medigap Policies in Your Area.”

**Long-term Care Insurance:** If you have long-term care insurance, check your policy or call the insurance company to find out if skilled or custodial care is covered. If you are shopping for long-term care insurance, find out which types of long-term care services the different policies cover. For more information about long-term care insurance, call to get a copy of “The Shopper’s Guide to Long-Term Care Insurance” from your State Insurance Department, or ask for one, in writing, from the National Association of Insurance Commissioners, 2301 McGee Street, Suite 800, Kansas City, MO 64108-2662.

For more information about help paying for health care, call your [State Health Insurance Assistance Program](#). See pages 40–42.



## Section 4 Your Care in a SNF

### **The care you get in a Skilled Nursing Facility (SNF)**

- is based on your daily assessments (see below).
- is planned to meet your needs (see “care plan” on page 22).

### **What is an assessment?**

When you go to a SNF, a team of staff from different medical fields (depending on your health needs) plans your care. Your SNF care is based on your doctor’s orders and information the team gathers when they do daily assessments of your condition. Your doctor and the SNF staff (with your input) use the assessments to decide what services you need and your health goal or goals. A health goal is the expected result of your treatment, like being able to walk a certain distance or to climb stairs.

Your assessments determine how much Medicare pays the SNF, based on the services and resources you need.

Your daily assessments and skilled care start the day you arrive at the SNF. Medicare requires that your assessments be recorded periodically. The first recorded assessment must be within the first 8 days of your SNF stay, known as the 5-day assessment. Medicare also requires the SNF to record assessments done on days 14, 30, 60, and 90 of your covered stay (until you are discharged or you have used all 100 days of SNF coverage in your [benefit period](#)).

### **An assessment includes gathering information about**

- your current physical and mental condition;
- your medical history;
- medications you are taking;
- how well you can do activities of daily living like bathing, dressing, eating, getting in and out of bed or a chair, moving around, and using the bathroom;
- your speech;
- your decision-making ability; and
- physical limitations (like problems with your hearing or vision, paralysis after a stroke, balance problems, etc.).

## Section 4 Your Care in a SNF

Take an active role in the planning of your care. It helps you know what to expect.

### What is a care plan?

When your health condition is assessed, Skilled Nursing Facility (SNF) staff prepares or updates your care plan. You (if you are able) and/or your family, or someone acting on your behalf, have the right to take part in planning your care together with the SNF staff. Let the staff know if you want to take part. This helps keep you aware of how the care you get will help you reach your health care goals.

Your care plan may include

- what kind of services you need,
- what type of health care professional should give you the services,
- how often you will need the services,
- what kind of equipment or supplies you need (like a wheelchair or feeding tube),
- if you need a special diet, and
- your health goal (or goals), and how your care plan will help you reach your goal.

Your Medicare coverage continues if	Your Medicare coverage ends if
<ul style="list-style-type: none"><li>• you have used less than 100 days of coverage in this benefit period, and</li><li>• you still need inpatient skilled care on a daily basis, and</li><li>• the skilled services are reasonable and necessary for your condition.</li></ul>	<ul style="list-style-type: none"><li>• you have used all 100 days of coverage in the benefit period, or</li><li>• you no longer need skilled care.</li></ul>






**Note:** If you refuse your daily skilled care or therapy, you may lose your Medicare SNF coverage. If your condition won't allow you to get skilled care (for instance if you get the flu), you may be able to continue to receive Medicare coverage temporarily.

## Section 5 When Your Medicare Coverage Ends

### How will I know when my Medicare Skilled Nursing Facility (SNF) coverage is ending?



If you are in the **Original Medicare Plan** and no longer qualify for Medicare coverage, you must be given a written “Skilled Nursing Facility Advance Beneficiary Notice of Non-Coverage.” The purpose of this notice is to let you know that the SNF believes you no longer qualify for SNF services paid by Medicare. If someone is acting on your behalf, the facility must notify him or her in writing. Medicare coverage ends the day after you get the notice.

#### The Notice of Medicare Non-Coverage must tell you

- the date your Medicare coverage will end (and you must start to pay).
- why your stay isn’t (or is no longer) covered.
- the estimated cost of the noncovered care.
- your right to request that the SNF submit a claim to Medicare so that you can receive an official payment decision from Medicare—this type of claim is sometimes called a “demand bill.”
- that, if you request to have a claim submitted, you aren’t required to pay for your SNF stay until you are informed of Medicare’s decision\* (you do have to pay any coinsurance charged, and for services and supplies not covered by Medicare).
- where you (or someone acting on your behalf ) should sign to show you got the notice

**Note:** If you are in a **Medicare Advantage Plan** (like an HMO or PPO), check with your plan to find out how they will let you know your Medicare coverage is ending. You can ask for advance notice of non-coverage from the plan or the SNF. If you don’t agree with the decision, you can then file an appeal, see page 24.

\* You will be responsible for the cost of the stay if Medicare determines you didn’t meet Medicare’s criteria.

Words in blue  
are defined on  
pages 43–45.



## Section 5 When Your Medicare Coverage Ends

### What if I think I still need Skilled Nursing Facility (SNF) care?

If you are getting Medicare-covered services from a skilled nursing facility, you may have the right to a fast appeal (also called an expedited review or an immediate appeal) if you think your Medicare-covered services are ending too soon. During a fast appeal, an independent reviewer called a Quality Improvement Organization looks at your case and decides if your health care needs to be continued.

Your health care provider will give you a notice that will tell you when your Medicare covered services will end and how to contact the Quality Improvement Organization to ask for a fast appeal. If you don't get this notice, ask for it.

If you decide to ask for a fast appeal, you should call the Quality Improvement Organization within the timeframe listed on the notice. After you request a fast appeal, you will receive a second notice with more information about why your care is ending. The Quality Improvement Organization may ask you questions about your case.

**If Medicare decides your care is no longer covered, you are responsible for the cost of the care you got while you were waiting for the decision.**

To help your case, you may ask your doctor for information, and you may submit other evidence to the Quality Improvement Organization. Find out if you have other appeal rights if you miss the timeframe for filing a fast appeal.

- If you are in the [Original Medicare Plan](#), call your local Quality Improvement Organization. Visit [www.medicare.gov](http://www.medicare.gov) on the web or call 1-800-MEDICARE (1-800-633-4227) to get the telephone number.
- If you are in a [Medicare Advantage Plan](#) (like an HMO or PPO), call your plan to find out if a service or item will be covered. Look in your plan materials to get the telephone number.

If you have any questions about fast appeals in these health care settings, call the Quality Improvement Organization at the number listed on the notice or your State Health Insurance Assistance Program. See page 40–42.



## Section 5 When Your Medicare Coverage Ends

### What if I think I still need Skilled Nursing Facility (SNF) care? (continued)

You can choose to pay for skilled care yourself when your SNF care coverage ends. Check with the SNF to see how much it costs. Long-term care can be very expensive. See page 20 for information on ways you may get help to pay skilled and custodial nursing care costs.

### Plan Ahead

#### IT IS IMPORTANT TO PLAN AHEAD

Try to plan ahead for any services you may need when you leave the SNF. If you will be going home, you may need help with grocery shopping, bathing and dressing, or transportation. Or, you may need to think about home health care. See page 39.

If you need **custodial care** in a nursing facility after you are discharged from the SNF, you may want to start thinking about where you want to go. If the SNF you are in has a bed available, and you are happy with the care you have had so far, you may wish to stay there.

**Remember, Medicare doesn't cover **custodial care** if that is the only kind of care you need.**

## Notes

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## Section 6 Your Rights and Protections

### What are my rights in a Skilled Nursing Facility (SNF)?

As a resident of a SNF, you have all the same rights and protections as all United States citizens. SNF residents have certain rights and protections under the law. They can vary by State. The SNF must provide you with a written description of your legal rights. Keep the information you get about your rights, admission and transfer policies, and any other information you get from the SNF in case you need to look at them later.

**At a minimum, Federal law specifies that a SNF's resident's rights include**

- **Freedom from Discrimination**—SNFs don't have to accept all applicants, but they must comply with Civil Rights laws that don't allow discrimination based on race, color, national origin, disability, age, or religion under certain conditions. If you believe you have been discriminated against, call the Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019. TTY users should call 1-800-587-7697.
- **Respect**—You have the right to be treated with dignity and respect. As long as it fits your care plan, you have the right to make your own schedule, including when you go to bed, rise in the morning, and eat your meals. You have the right to choose the activities you want to go to.
- **Freedom from Abuse and Neglect**—You have the right to be free from verbal, sexual, physical, and mental abuse, involuntary seclusion, and misappropriation of your property by anyone. This includes, but isn't limited to, SNF staff, other residents, consultants, volunteers, staff from other agencies, family members or legal guardians, friends, or other individuals. If you feel you have been abused or neglected (your needs not met), report this to the SNF, your family, your local **Long-Term Care Ombudsman**, or your State Survey Agency. See pages 40–42. It may be appropriate to report the incident of abuse to local law enforcement or the Medicaid Fraud Control Unit (their telephone number should be posted in the SNF).

Words in blue are defined on pages 43–45.

## Section 6 Your Rights and Protections

### What are my rights in a Skilled Nursing Facility (SNF)? (continued)

**At a minimum, Federal law specifies that a SNF resident's rights include (continued)**

- **Freedom from Restraints**—Physical restraints are any manual method, or physical or mechanical device, material, or equipment attached to or near your body so that you can't remove the restraint easily. Physical restraints prevent freedom of movement or normal access to one's own body. A chemical restraint is a drug that is used for discipline or convenience and isn't needed to treat your medical symptoms.

It is against the law for a Skilled Nursing Facility (SNF) to use physical or chemical restraints, unless it is necessary to treat your medical symptoms. Restraints may not be used to punish nor for the convenience of the SNF staff. You have the right to refuse restraint use except if you are at risk of harming yourself or others.

- **Information on Services and Fees**—You must be informed in writing about services and fees before you move into the SNF. The SNF can't require a minimum entrance fee as a condition of residence.
- **Money**—You have the right to manage your own money or to choose someone you trust to do this for you. If you ask the SNF to manage your personal funds, you must sign a written statement that allows the SNF to do this for you. However, the SNF must allow you access to your bank accounts, cash, and other financial records. Your money (over \$50) must be placed by the SNF in an account that will provide interest. They must give you quarterly statements. The SNF must protect your funds from any loss by buying a bond or providing other similar protections.



## Section 6 Your Rights and Protections

### What are my rights in a Skilled Nursing Facility (SNF)? (continued)

At a minimum, Federal law specifies that a SNF resident's rights include (continued)

- **Privacy, Property, and Living Arrangements**—You have the right to privacy, and to keep and use your personal belongings and property as long as they don't interfere with the rights, health, or safety of others. SNF staff should never open your mail unless you allow it. You have the right to use a telephone and talk privately. The SNF must protect your property from theft. This may include a safe in the facility or cabinets with locked doors in resident rooms. If you and your spouse live in the same SNF, you are entitled to share a room (if you both agree to do so).
- **Medical Care**—You have the right to be informed about your medical condition, medications, and to see your own doctor. You also have the right to refuse medications and treatments (but this could be harmful to your health). You have the right to take part in developing your care plan. Care plans are explained on page 22. You have the right to look at your medical records and reports when you ask.
- **Visitors**—You have the right to spend private time with visitors at any reasonable hour. The SNF must permit your family to visit you at any time, as long as you wish to see them. You don't have to see any visitor you don't wish to see. Any person who gives you help with your health or legal services may see you at any reasonable time. This includes your doctor, representative from the health department, and your **Long-Term Care Ombudsman**, among others.
- **Social Services**—The SNF must provide you with any needed medically-related social services, including counseling, help solving problems with other residents, help in contacting legal and financial professionals, and discharge planning.

Words in blue are defined on pages 43–45.

## Section 6 Your Rights and Protections

### What are my rights in a Skilled Nursing Facility (SNF)? (continued)

**At a minimum, Federal law specifies that a SNF resident's rights include (continued)**

- **Complaints**—You have the right to make a complaint to the staff of the SNF, or any other person, without fear of punishment. The SNF must resolve the issue promptly. See “How can I report and resolve problems?” on page 31.
- **Protection Against Unfair Transfer or Discharge**—You can't be sent to another SNF, or made to leave the SNF unless
  - it is necessary for the welfare, health, or safety of you or others,
  - your health has declined to the point that the SNF can't meet your care needs,
  - your health has improved to the point that SNF care is no longer necessary,
  - you don't pay for the services you are responsible for, or
  - the SNF closes.

A SNF can't make you leave if you are waiting to get [Medicaid](#). See page 20. The SNF should work with other state agencies to get payment if a family member or other individual is holding your money.

**Note:** If you are in a [Medicare Advantage Plan](#), check with the plan to learn about your protections.

- **Your Family and Friends**—Family members and legal guardians may meet with the families of other residents and may participate in family councils.

By law, SNFs must develop a plan of care (care plan) for each resident. Care plans are explained on page 22. You have the right to take part in this process, and family members can help with your care plan with your permission. If your relative is your legal guardian, he or she has the right to look at all medical records about you and has the right to make important decisions on your behalf.

Family and friends can help make sure you get good quality care. They can visit and get to know the staff and the SNF's rules.

## Section 6 Your Rights and Protections

### How can I report and resolve problems?

If you have a problem at the Skilled Nursing Facility (SNF), talk to the staff involved. For example, if you have a problem with your care, talk to the nurse or Certified Nurse Assistant (CNA). The staff may not know there is a problem unless you tell them. If the problem isn't resolved, ask to talk with the supervisor, the social worker, the Director of Nursing, or your doctor.

The facility must have a grievance procedure for complaints. If your problem isn't resolved, follow the facility's grievance procedure. You may also want to bring the problem to the resident or family council.

The SNF must post the name, address, and telephone number of state groups, such as the State Survey Agency, the State Licensure Office, the State Ombudsman Program, the Protection and Advocacy Network, and the Medicaid Fraud Control Unit.

If you feel you need outside help to resolve your problem, call the Long-Term Care Ombudsman or the State Survey Agency for your state. See pages 36–38.

### What if I think my SNF charges are wrong?

If you are in the Original Medicare Plan, you will get a Medicare Summary Notice from a company that handles Medicare bills for all your SNF charges. If you think these charges are wrong, call the phone number on the notice for the company that sent the notice to you.

Words in blue are defined on pages 43–45.

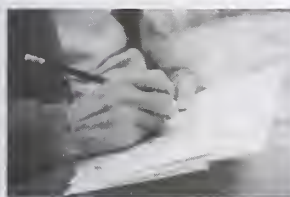
**Note:** If you are in a Medicare Advantage Plan, call your plan if you have questions about your bills.

## Notes

[illegible]



## Section 7 Skilled Nursing Facility Checklist



The checklist on the following pages can help you look at and compare the SNFs (Skilled Nursing Facilities) that you visit. Look at the checklist before you go on your visit or tour. This will give you an idea about the kinds of questions to ask and what you should look for as you tour the facility and see the staff and the residents. Some of these questions may be more personally important to you and your family, and some are more important for finding out about the quality of care the residents get. Use a new checklist for each SNF you visit.

Use your completed checklist with the quality of care information from [www.medicare.gov](http://www.medicare.gov) to help you compare the SNFs you are interested in. You can find this information by visiting [www.medicare.gov](http://www.medicare.gov) on the web. Under “Search Tools,” select “Compare Nursing Homes in Your Area.”

**“Nursing Home Compare” at [www.medicare.gov](http://www.medicare.gov) on the web includes information such as**

- the number of beds at the facility, and how many are being used (occupied).
- nursing staff hours per resident per day.
- SNF inspection summary results.
- deficiency and complaint information.
- quality measures for each nursing home.



If you don't have a computer, your local library or senior center may be able to help you find this information on their computer. Or, call 1-800-MEDICARE (1-800-633-4227) and a customer service representative will read this information to you. TTY users should call 1-877-486-2048.

# Section 7 Skilled Nursing Facility Checklist

Name of Skilled Nursing Facility: \_\_\_\_\_ Date of Visit: \_\_\_\_\_

	Yes	No	Comments
<b>Basic Information</b>			
The SNF is Medicare-certified.			
The SNF is Medicaid-certified.			
The SNF provides the skilled care you need, and a bed is available.			
The SNF has special services if needed in a separate unit (e.g. dementia, ventilator, or rehabilitation), and a bed is available.			
The SNF is located close enough for friends and family to visit.			
<b>Resident Appearance</b>			
Residents are clean, appropriately dressed for the season or time of day, and well groomed.			
<b>Living Spaces</b>			
The SNF is free from overwhelming unpleasant odors.			
The SNF appears clean and well kept.			
The temperature in the SNF is comfortable for residents.			
The SNF has good lighting.			
Noise levels in the dining room and other common areas are comfortable.			
Smoking isn't allowed or may be restricted to certain areas of the SNF.			
Furnishings are sturdy, yet comfortable and attractive.			

## Section 7 Skilled Nursing Facility Checklist

	Yes	No	Comments
<b>Staff</b>			
The relationship between the staff and the residents appears to be warm, polite, and respectful.			
All staff wear name tags.			
Staff knock on the door before entering a resident's room and refer to residents by name.			
The SNF offers a training and continuing education program for all staff.			
The SNF does background checks on all staff.			
The guide on your tour knows the residents by name and is recognized by them.			
There is a full-time Registered Nurse (RN) in the SNF at all times, other than the Administrator or Director of Nursing.			
The same team of nurses and Certified Nursing Assistants (CNAs) work with the same resident 4 to 5 days per week.			
CNAs work with a reasonable number of residents.			
CNAs are involved in care planning meetings.			
There is a full-time social worker on staff.			
There is a licensed doctor on staff. Is he or she there daily? Can he or she be reached at all times?			
The SNF's management team has worked together for at least one year.			

# Section 7 Skilled Nursing Facility Checklist

	Yes	No	Comments
<b>Residents' Rooms</b>			
Residents may have personal belongings and/or furniture in their rooms.			
Each resident has storage space (closet and drawers) in his or her room.			
Each resident has a window in his or her bedroom.			
Residents have access to a personal telephone and television.			
Residents have a choice of roommates.			
Water pitchers can be reached by residents.			
There are policies and procedures to protect residents' possessions.			
<b>Hallways, Stairs, Lounges, and Bathrooms</b>			
Exits are clearly marked.			
There are quiet areas where residents can visit with friends and family.			
The SNF has smoke detectors and sprinklers.			
All common areas, resident rooms, and doorways are designed for wheelchair use.			
There are handrails in the hallways and grab bars in the bathrooms.			



## Section 7 Skilled Nursing Facility Checklist

	Yes	No	Comments
<b>Menus and Food</b>			
Residents have a choice of food items at each meal. (Ask if your favorite foods are served.)			
Nutritious snacks are available upon request.			
Staff help residents eat and drink at mealtimes if help is needed.			
<b>Activities</b>			
Residents, including those who are unable to leave their rooms, may choose to take part in a variety of activities.			
The SNF has outdoor areas for resident use and staff help residents go outside.			
The SNF has an active volunteer program.			
<b>Safety and Care</b>			
The SNF has an emergency evacuation plan and holds regular fire drills.			
Residents get preventive care, like a yearly flu shot, to help keep them healthy.			
Residents may still see their personal doctors.			
The SNF has an arrangement with a nearby hospital for emergencies.			
Care plan meetings are held with residents and family members at times that are convenient whenever possible.			
The SNF has corrected all deficiencies (failure to meet one or more Federal or State requirements) on its last state inspection report.			

## Notes

[illegible]

## Section 8 For More Information

### Other Medicare booklets and related topics

Medicare has other booklets available that may be helpful. To read or print a copy of these booklets, visit [www.medicare.gov](http://www.medicare.gov) on the web. Under “Search Tools,” select “Find a Medicare Publication.” You can also call 1-800-MEDICARE (1-800-633-4227) to find out if these booklets are available in print. TTY users should call 1-877-486-2048.

- “Guide to Choosing a Nursing Home” — This booklet gives in-depth information on choosing a nursing home and other long-term care choices.
- “Medicare & You” — This handbook gives basic information about Medicare coverage and benefits, health plan choices, rights and protections, and more.
- “Medicare and Home Health Care” — This booklet explains Medicare coverage of home health care.
- “Medicare Hospice Benefits” — This booklet explains Medicare coverage of hospice care for people who have a terminal illness.

## Section 8 For More Information

State	<b>Long-Term Care Ombudsman</b> — Call for information about a SNF or nursing home, or about problems with your care.	<b>State Survey Agency</b> —Call with questions or complaints about the quality of care, or the quality of life in a SNF or nursing home.	<b>State Medical Assistance (Medicaid) Office</b> —Call for more information on state programs that help pay health care costs.	<b>State Health Insurance Assistance Program</b> —Call for free counseling about Medicare, insurance and health plan decisions, and your rights.
Alabama	(877) 425-2243	(800) 356-9596	(800) 362-1504	(800) 243-5463
Alaska	(800) 730-6393	(888) 387-9387	(800) 780-9972	(800) 478-6065
American Samoa	(888) 875-9229	(808) 692-7420	(808) 587-3521	(888) 875-9229
Arizona	(800) 432-4040	(602) 364-2690	(800) 523-0231	(800) 432-4040
Arkansas	(501) 682-2441	(800) 582-4887	(800) 482-5431	(800) 224-6330
California	(800) 231-4024	(800) 236-9747	(916) 636-1980	(800) 434-0222
Colorado	(800) 288-1376	(800) 886-7689	(800) 221-3943	(888) 696-7213
Connecticut	(860) 424-5200	(860) 509-7400	(800) 842-1508	(800) 994-9422
Delaware	(800) 223-9074	(877) 453-0012	(800) 372-2022	(800) 336-9500
Florida	(888) 831-0404	(888) 419-3456	(866) 762-2237	(800) 963-5337

**Note:** At the time of printing, telephone numbers listed were correct. To get the most up-to-date telephone numbers, visit [www.medicare.gov](http://www.medicare.gov) on the web. Under “Search Tools,” select “Helpful Contacts.” Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.



## Section 8 For More Information

State	Long-Term Care Ombudsman	State Survey Agency	State Medical Assistance (Medicaid) Office	State Health Insurance Assistance Program
Georgia	(888) 454-5826	(800) 878-6442	(866) 322-4260	(800) 669-8387
Guam	(888) 875-9229	(808) 692-7420	Number not available	(671) 735-7382
Hawaii	(888) 875-9229	(808) 692-7420	(808) 587-3521	(888) 875-9229
Idaho	(877) 471-2777	(208) 334-6626	(877) 200-5441	(800) 247-4422
Illinois	(800) 252-8966	(800) 252-4343	(866) 468-7543	(800) 548-9034
Indiana	(800) 545-7763	(800) 246-8909	(800) 889-9949	(800) 452-4800
Iowa	(800) 532-3213	(877) 686-0027	(800) 338-8366	(800) 351-4664
Kansas	(877) 662-8362	(800) 432-3535	(800) 766-9012	(800) 860-5260
Kentucky	(800) 372-2973	(502) 564-7963	(800) 635-2570	(877) 293-7447
Louisiana	(800) 259-4990	(888) 810-1819	(888) 342-6207	(800) 259-5301
Maine	(800) 499-0229	(800) 383-2441	(800) 977-6740	(877) 353-3771
Maryland	(800) 243-3425	(877) 402-8219	(800) 492-5231	(800) 243-3425
Massachusetts	(800) 243-4636	(800) 462-5540	(800) 325-5231	(800) 243-4636
Michigan	(866) 485-9393	(800) 882-6006	(800) 642-3195	(800) 803-7174
Minnesota	(800) 657-3591	(800) 369-7994	(800) 657-3739	(800) 333-2433
Mississippi	(601) 359-4927	(800) 227-7308	(800) 421-2408	(800) 948-3090
Missouri	(800) 309-3282	(800) 392-0210	(800) 392-2161	(573) 817-8320
Montana	(800) 332-2272	(406) 444-2099	(800) 362-8312	(800) 551-3191
Nebraska	(800) 942-7830	(402) 471-3324	(800) 430-3244	(800) 234-7119
Nevada	(800) 243-3638	(800) 225-3414	(800) 992-0900	(800) 307-4444
New Hampshire	(800) 442-5640	(800) 852-3345	(800) 852-3345	(866) 634-9412
New Jersey	(877) 582-6995	(800) 792-9770	(800) 356-1561	(800) 792-8820
New Mexico	(866) 842-9230	(800) 752-8649	(888) 997-2583	(800) 432-2080
New York	(800) 342-9871	(888) 201-4563	(800) 541-2831	(800) 701-0501
North Carolina	(919) 733-8395	(800) 672-3071	(800) 662-7030	(800) 443-9354

## Section 8 For More Information

State	Long-Term Care Ombudsman	State Survey Agency	State Medical Assistance (Medicaid) Office	State Health Insurance Assistance Program
North Dakota	(800) 451-8693	(701) 328-2352	(800) 755-2604	(888) 575-6611
Northern Mariana Islands	(888) 875-9229	(808) 692-7420	(808) 587-3521	(888) 875-9229
Ohio	(800) 282-1206	(800) 342-0553	(800) 324-8680	(800) 686-1578
Oklahoma	(800) 211-2116	(800) 522-0203	(800) 522-0310	(800) 763-2828
Oregon	(800) 522-2602	(800) 232-3020	(800) 527-5772	(800) 722-4134
Pennsylvania	(717) 783-1550	(800) 254-5164	(800) 692-7462	(800) 783-7067
Puerto Rico	(800) 981-6015	(787) 721-3461	(877) 725-4300	(877) 725-4300
Rhode Island	(401) 785-3340	(401) 222-2566	(800) 984-8989	(401) 462-4444
South Carolina	(800) 868-9095	(800) 922-6735	(888) 549-0820	(800) 868-9095
South Dakota	(866) 854-5465	(605) 773-3356	(800) 452-7691	(800) 536-8197
Tennessee	(877) 236-0013	(800) 778-4504	(866) 311-4287	(877) 801-0044
Texas	(800) 252-2412	(800) 458-9858	(877) 541-7905	(800) 252-9240
Utah	(800) 541-7735	(800) 662-4157	(800) 662-9651	(800) 541-7735
Vermont	(800) 889-2047	(802) 241-2345	(800) 250-8427	(800) 642-5119
Virgin Islands	(800) 981-6015	not available	(877) 725-4300	(340) 772-7368
Virginia	(800) 938-8885	(800) 955-1819	(804) 786-7933	(800) 552-3402
Washington	(800) 562-6028	(800) 422-3263	(800) 562-3022	(800) 562-9600
Washington DC	(800) 424-2277	(202) 442-5833	(888) 557-1116	(202) 739-0668
West Virginia	(304) 558-3317	(800) 442-2888	(304) 558-1700	(877) 987-4463
Wisconsin	(800) 815-0015	(800) 642-6552	(800) 362-3002	(800) 242-1060
Wyoming	(307) 322-5553	(800) 548-1367	(307) 777-7531	(800) 856-4398

## Section 9 Words to Know

**Appeal**—A special kind of complaint you make if you disagree with a coverage or payment decision made by Medicare, your Medicare health plan, or your Medicare Prescription Drug Plan. You can appeal if you request a health care service, supply, or prescription that you think you should be able to get, or if you request payment for health care you already got, and Medicare or your plan denies the request. You can also appeal if you are already getting coverage and Medicare or the plan stops paying.

**Benefit Period**—The way that the Original Medicare Plan measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go to a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods, although inpatient mental health care in a psychiatric hospital is limited to 190 days in a lifetime.

**Coinsurance**—An amount you may be required to pay for services after you pay any plan deductibles. In the Original Medicare Plan, this is a percentage (like 20%) of the Medicare-approved amount. You have to pay this amount after you pay the Part A and/or Part B deductible. In a Medicare Prescription Drug Plan, the coinsurance will vary by plan and will depend on how much you have spent.

**Custodial Care**—Nonskilled personal care, such as help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include care that most people do themselves, like using eye drops. In most cases, Medicare doesn't pay for custodial care.

**Long-term Care Ombudsman**—An independent advocate (supporter) for nursing home and assisted living residents who works to solve problems between residents and nursing homes or assisted living facilities.

**Medicaid**—A joint federal and state program that helps with medical costs for some people with limited incomes and resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.



## Section 9 Words to Know

**Medicare Advantage Plan** —A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. Also called “Part C,” Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan, and aren’t paid for under the Original Medicare Plan. Most Medicare Advantage Plans offer prescription drug coverage.

**Medicare Part A (Hospital Insurance)** —Hospital insurance that pays for inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

**Medicare Preferred Provider Organization (PPOs)**—A type of Medicare Advantage Plan (Part C) available in a local or regional area in which you pay less if you use doctors, hospitals, and providers that belong to the network. You can use doctors, hospitals, and providers outside of the network for an additional cost. Many Medicare Advantage Plans are PPOs.

**Medicare Private Fee-for-Service Plan** —A type of Medicare Advantage Plan (Part C) in which you may go to any Medicare-approved doctor or hospital that accepts the plan’s payment. The insurance plan, rather than the Medicare Program, decides how much it will pay and what you pay for the services you get. You may pay more or less for Medicare-covered benefits. You may have extra benefits the Original Medicare Plan doesn’t cover.

**Medicare Summary Notice (MSN)** —A notice you get after the doctor or provider files a claim for Part A and Part B services in the Original Medicare Plan. It explains what the provider billed for, the Medicare-approved amount, how much Medicare paid, and what you must pay.

**Medigap Policy** —Medicare Supplement Insurance sold by private insurance companies to fill “gaps” in Original Medicare Plan coverage.

**Occupational Therapy** —Services given to help you return to usual activities (such as bathing, preparing meals, housekeeping) after illness either on an inpatient or outpatient basis.

**Original Medicare Plan** —The Original Medicare Plan has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). It’s a fee-for-service health plan. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share (coinsurance and deductibles).



## Section 9 Words to Know

**Physical Therapy** —Treatment of injury and disease by mechanical means, such as heat, light, exercise, and massage.

**Programs of All-inclusive Care for the Elderly (PACE)**—A program that combines medical, social, and long-term care services to help frail people stay independent and living in their community as long as possible, while getting the high-quality care they need. PACE is available only in states that have chosen to offer it under Medicaid.

**Skilled Nursing Facility Care**—This is a level of care that requires the daily involvement of skilled nursing or rehabilitation staff. Examples of skilled nursing facility care include intravenous injections and physical therapy. The need for custodial care (such as help with activities of daily living, like bathing and dressing) cannot qualify you for Medicare coverage in a skilled nursing facility if that's the only care you need. However, if you qualify for coverage based on your need for skilled nursing care or rehabilitation, Medicare will cover all of your care needs in the facility, including help with activities of daily living.

**Speech-Language Pathology Services**—The study, examination, and treatment of defects and diseases of the voice, speech, and spoken and written language, as well as the use of appropriate substitutional devices and treatment.

**State Health Insurance Assistance Program (SHIP)**—A state program that gets money from the Federal government to give free health insurance counseling to people with Medicare.

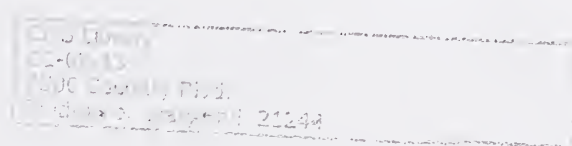
**State Survey Agency**—The State Agency that oversees health care providers that participate in the Medicare and/or Medicaid programs. The State Survey Agency inspects health care providers and investigates complaints to ensure that health and safety standards are met.

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